

In re:  
Michael E Parks, Jr.  
Michelle Parks  
Debtors

Case No. 23-12510-amc  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jan 12, 2024

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Michael E Parks, Jr., Michelle Parks, 120 Theresa Lane, Telford, PA 18969-2279
14809122	+ American Mortgage Investment Partners, Management, LLC, P.O. Box 2741, Seal Beach, CA 90740-1741
14809127	+ Camaplan Administrator FBO, Mitesh Baria IRA, 122 East Butler Ave, Suite 100, Ambler, PA 19002-4416
14809136	+ Matthew Holbert, c/o Donald Benedetto, Esquire, 1500 JFK Blvd, Suite 1203, Philadelphia, PA 19102-1750
14809137	+ Mitesh Baria, 122 E. Butler Avenue, Suite 100, Ambler, PA 19002-4416
14809138	+ Nicholas Carone, 1300 Horizon Dr #111, Chalfont, PA 18914-3970
14809145	+ Quaint Oak, 501 Knowles Avenue, Southampton, PA 18966-3874

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QLEFELDMAN.COM	Jan 13 2024 05:12:00	LYNN E. FELDMAN, Lynn E. Feldman, Trustee, 2310 Walbert Ave, Ste 103, Allentown, PA 18104-1360
smg	Email/Text: megan.harper@phila.gov	Jan 13 2024 00:14:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jan 13 2024 05:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 13 2024 00:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14809115	+ Email/Text: backoffice@affirm.com	Jan 13 2024 00:14:00	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
14809116	+ Email/Text: bncnotifications@pheaa.org	Jan 13 2024 00:13:00	American Education Services/PHEAA, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
14809117	+ Email/Text: broman@amhfcu.org	Jan 13 2024 00:14:00	American Heritage FCU, 2060 Red Lion Road, Philadelphia, PA 19115-1699
14809119	+ Email/Text: broman@amhfcu.org	Jan 13 2024 00:14:00	American Heritage Federal Credit Union, Attn: Bankruptcy, 2060 Red Lion Road, Philadelphia, PA 19115-1699
14809124	+ Email/PDF: bncnotices@becket-lee.com	Jan 13 2024 00:22:03	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14809123	+ Email/PDF: bncnotices@becket-lee.com	Jan 13 2024 00:22:04	Amex, P.o. Box 981537, El Paso, TX 79998-1537
14809126	EDI: BMW.COM	Jan 13 2024 05:12:00	Bmw Financial Services, Attn:

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14809125	^	MEBN	Jan 13 2024 00:10:12	Bankruptcy/Correspondence, Po Box 3608, Dublin, OH 43016
14809128	+	Email/Text: bankruptcy@cavps.com	Jan 13 2024 00:14:00	Bay Area Credit Services, 4145 Shackleford Road, Norcross, GA 30093-3541
14809131	+	EDI: CITICORP	Jan 13 2024 05:12:00	Cavalry Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Drive, Suite 400, Vahalla, NY 10595-2321
14809132	+	EDI: WFNNB.COM	Jan 13 2024 05:12:00	Citibank/Best Buy, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
14809133	+	EDI: DISCOVER	Jan 13 2024 05:12:00	Comenity/MPRC, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14809129		EDI: JPMORGANCHASE	Jan 13 2024 05:12:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14809134	+	Email/Text: key_bankruptcy_ebnc@keybank.com	Jan 13 2024 00:14:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
14809135	+	Email/Text: PBNCNotifications@peritussservices.com	Jan 13 2024 00:13:00	Keybank NA, Key Bank; Attention: Recovery Payment Pr, 4910 Tiedeman Road (Routing Code: 08-01-, Brooklyn, OH 44144-2338
14809139	+	Email/Text: NissanBKNotices@nationalbankruptcy.com	Jan 13 2024 00:13:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
14809140		Email/Text: bankruptcydocs@osla.org	Jan 13 2024 00:13:00	Nissan Motor Acceptance Corp/Infiniti, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360
14830411	+	EDI: PENNDEPTREV	Jan 13 2024 05:12:00	Oklahoma Student Loan Authority, Attn: Bankruptcy, P.O. Box 18475, Oklahoma City, OK 73154
14830411	+	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 13 2024 00:13:00	PA Dept of Revenue, PO Box 280946, Harrisburg, PA 17128-0946
14809142		Email/Text: CollectionsDept@PFCU.COM	Jan 13 2024 00:13:00	PA Dept of Revenue, PO Box 280946, Harrisburg, PA 17128-0946
14809144		EDI: PRA.COM	Jan 13 2024 05:12:00	Philadelphia Federal Credit Union, Attn: Bankruptcy, 12800 Townsend Road, Philadelphia, PA 19154
14809146		Email/Text: bankruptcy@self.inc	Jan 13 2024 00:13:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
14809147	+	Email/Text: bankruptcy@sw-credit.com	Jan 13 2024 00:14:00	Self/southstate Bank, 515 Congress Ave, Austin, TX 78701
14809148	+	EDI: SYNC	Jan 13 2024 05:12:00	SWC Group, 4120 International Parkway #100, Carrollton, TX 75007-1957
14809149	+	EDI: SYNC	Jan 13 2024 05:12:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
			Jan 13 2024 05:12:00	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 29

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14809118	*+	American Heritage FCU, 2060 Red Lion Road, Philadelphia, PA 19115-1699
14809120	*+	American Heritage Federal Credit Union, Attn: Bankruptcy, 2060 Red Lion Road, Philadelphia, PA 19115-1699
14809121	*+	American Heritage Federal Credit Union, Attn: Bankruptcy, 2060 Red Lion Road, Philadelphia, PA 19115-1699

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14809130	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
14809141	*P++	OSLA STUDENT LOAN SERVICING, ATTN EMILY WRIGHT, 525 CENTRAL PARK DRIVE, SUITE 600, OKC OK 73105-1706, address filed with court:, Oklahoma Student Loan Authority, Attn: Bankruptcy, P.O. Box 18475, Oklahoma City, OK 73154
14809143	*P++	PHILADELPHIA FEDERAL CREDIT UNION, ATTN BONNIE, 12800 TOWNSEND RD, PHILADELPHIA PA 19154-1095, address filed with court:, Philadelphia Federal Credit Union, Attn: Bankruptcy, 12800 Townsend Road, Philadelphia, PA 19154

TOTAL: 0 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 14, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 11, 2024 at the address(es) listed below:**

Name	Email Address
GEORGE M. CONWAY	on behalf of U.S. Trustee United States Trustee george.m.conway@usdoj.gov
JOSEPH WENDELL FLUEHR	on behalf of Creditor Nicholas Carone jfluehr@sogtlaw.com jfiganiak@sogtlaw.com
LYNN E. FELDMAN	trustee.feldman@rcn.com lfeldman@ecf.axosfs.com
MICHAEL A. CIBIK	on behalf of Joint Debtor Michelle Parks mail@cibiklaw.com cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@kramerica.enterprises;ecf@michaelscottpaper.co;ecf@nalabean.gg
MICHAEL A. CIBIK	on behalf of Debtor Michael E Parks Jr. mail@cibiklaw.com, cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@kramerica.enterprises;ecf@michaelscottpaper.co;ecf@nalabean.gg
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1	<u>Michael E Parks Jr.</u>	Social Security number or ITIN	xxx-xx-3782
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Michelle Parks</u>	Social Security number or ITIN	xxx-xx-5056
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 23-12510-amc			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Michael E Parks Jr.

Michelle Parks  
aka Michelle Atkins

1/11/24

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**